

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Gloria J Cullerton

Debtor(s)

Case No. 15 B 38860

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/14/2015.
- 2) The plan was confirmed on 02/10/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/24/2017, 10/24/2017.
- 5) The case was Dismissed on 11/13/2017.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 32.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$31,238.00
Less amount refunded to debtor	\$2,564.00

NET RECEIPTS: **\$28,674.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,810.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,209.67
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,019.67**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Alliant Credit Union	Unsecured	1,639.00	641.17	641.17	0.00	0.00
Capital One	Unsecured	20.00	NA	NA	0.00	0.00
Care Credit	Unsecured	1,197.00	NA	NA	0.00	0.00
Chase	Unsecured	11,094.00	NA	NA	0.00	0.00
CitiMortgage Inc	Secured	215,500.00	160,023.00	160,023.00	0.00	0.00
CitiMortgage Inc	Secured	62,373.02	62,373.02	62,373.02	23,654.33	0.00
Commerce Bank	Unsecured	182.00	NA	NA	0.00	0.00
Discount Tire	Unsecured	437.00	NA	NA	0.00	0.00
Discover Bank	Unsecured	39.00	NA	NA	0.00	0.00
Ditech Financial LLC	Unsecured	0.00	13.86	13.86	0.00	0.00
Ditech Financial LLC	Secured	55,000.00	53,203.79	53,203.79	0.00	0.00
ECast Settlement Corp	Unsecured	1,904.00	1,690.26	1,690.26	0.00	0.00
Lincoln Park West Condo Association	Secured	0.00	NA	NA	0.00	0.00
Midland Funding LLC	Unsecured	0.00	337.34	337.34	0.00	0.00
Portfolio Recovery Associates	Unsecured	0.00	2,514.74	2,514.74	0.00	0.00
Sandburg Village HOA	Secured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$213,226.79	\$0.00	\$0.00
Mortgage Arrearage	\$62,373.02	\$23,654.33	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$275,599.81	\$23,654.33	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$5,197.37	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,019.67</u>
Disbursements to Creditors	<u>\$23,654.33</u>
TOTAL DISBURSEMENTS :	<u>\$28,674.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/09/2018

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.